



EBT WIRELESS PROJECT

March 09 Newsletter



DHS

From the Editor – Jan Walters

Total Transactions	EBT Transactions	Total Sales on Wireless
2008 Total 27,670	4252 (15.4% of total)	\$724,404
January 09 265	17 (6.4%)	\$14,678
February 291	42 (14.4%)	\$23,494

Sales for February 09 were 53% higher than February 08. (\$23,494 compared to \$15,376) The number of EBT transactions for Feb. 09 were three times higher than in Feb. 08. EBT sales were 70% higher than Feb 08. (\$629 compared to \$371). The average transaction amount on wireless this month was \$80.74 compared to \$42.95 one year ago.

As a side note, DHS heard from one farmer that another processor was offering very good rates. This farmer felt is may be less expensive than what they were being charged by TMS. We are having discussions with a couple of other processors and will be doing a side-by-side comparison of all costs and fees. We will keep you updated on that effort.

A suggestion on the survey forms was to include more information about what markets were experiencing EBT, debit/credit sales. Here are interesting facts regarding February sales:

- 29 farmers had sales.
- The average amount per farmer was \$810. Seven farmers had sales greater than \$810.
- Five of the farmers who sell meat had a total of \$7877 in sales.
- Jam/jelly/honey sales this month were \$957.
- Greenhouse activity is picking up. Sales for this category were \$3709.
- 13 farmers had EBT sales. Seven of these farmers are in eastern Iowa/Quad City area. Now that the Davenport Freight House Market operates indoors - year round, this may be one reason that they are getting regular EBT sales.
- **Congratulations to (Ives and Bonnie) Grossman's Meats for having the highest number of EBT transactions. The Grossmans sell at the indoor Freight House Market, besides several other markets in the summer months. Ives Grossman stated that he has been in this business for 15-17 years and he has never run out of ground beef until last week. He attributes the increase in business to the indoor market. One of his regular EBT customers is a married couple with five children. They visit Grossman's Meats each week to buy their supply of meat.**

Increase in Monthly Food Assistance Benefits

A notice was mailed to all Food Assistance households in March announcing that the maximum monthly allotment was increasing by 13.6%. The increase in benefits is completely funded by federal dollars and is a result of the Stimulus legislation passed by Congress and signed by the President. The increase is effective April 1, 2009.

Update on PCI Compliance Fee from TMS

Good news! As you remember, your accounts were debited \$69 in January. DHS staff and our contact from Merchant Source have been advocating a refund for those fees, as not all processors were charging retailers for this fee. TMS has reconsidered this issue and is refunding each farmer \$51.75. If your account is open, a credit will show up on your March statement. If your account is closed, they indicated that that will EFT the money to your bank account.

Are you ready for Spring?

The tomatoes and pepper plants are rapidly growing. The flowers are popping. Greenhouses and hoop buildings are a hub of activity across Iowa. Now take a deep breath and relax! Have you thought about your wireless device and supplies lately? DHS staff are taking many calls at this time of year from new farmers who are interested in the program. We've heard through the grapevine that even Illinois vendors are signing up to get a wireless device in the Quad City area. DHS wants to make sure that your wireless device is ready to go when you are. We want to avoid any problems on opening day of market.

Here are some easy tips to help reduce stress when the markets open:

- Make sure Tracy knows when to turn on your machine if it was shut off during the fall/winter.
- Make sure you run a test transaction (debit/credit) **before** you go to the first market. If you want to run an EBT test transaction, call Tracy or Jan.
- Check your supply of paper rolls. Do you need any paper? Do you have a charger cord that works? If not, call Tracy.
- Do you know where your signs are from last year? Make sure you take them to the market so Food Assistance households know that you can accept EBT cards.
- Have you contacted Tracy with the list of markets that you will be at this summer? This is important as the information will be on the DHS website and in a brochure that will be sent to all DHS county offices.
- If your machine **was** turned off for the winter and **sent** back to Total Merchant Services, you will be receiving a new machine on or about the date you gave us. If you do not have your new machine 4-5 days before the first market starts or when you requested it, give us a call. If you wait till the morning of the first market to call us, there is no way that we can get a machine to you in time for you to go to market.

Openings Remain for New Farmers/Vendors

In examining total sales for the past two years, there were some farmers with very low sales. We talked to those farmers and discussed their unique situations. Several farmers felt that their circumstances were not going to change, so we came to a mutual decision to terminate their

involvement with the EBT Wireless Project. When we look at total sales, we also consider access for the Food Assistance population. If a farmer only sells at a small rural market, their total sales are probably lower compared to a farmer selling in Davenport, IA City, Des Moines, etc. But, if that one farmer is the only vendor who can accept EBT at that market, we want to work with the individual to try to boost sales in order to keep access for low-income families. Bottom line, there is no specific sale amount that you need to participate in the Wireless Project.

Now, with all that said, we have several opening for new vendors. If you are aware of neighbors or other vendors who would benefit from participating in this project, please let us know or email them a copy of this newsletter or make a copy of this newsletter and give it to them.

Refresher Training

If any one would like to have a refresher training session with Jan or Tracy before the market season starts, please call Tracy to schedule an appointment. We can do phone training or explore other options for meeting with you.

Important Information on Turning Off Your Machine!

If you decide to turn off your wireless machines, it is extremely important that you contact Tracy first, not Total Merchant Services (TMS). The EBT Wireless Program is a special program and therefore the closure forms HAVE to come through us. If you contact TMS directly, you may incur the \$295 early termination fee. We have had two farmers go directly to TMS and one of the farmers even sent the State of Iowa owned equipment back to TMS and it cannot be retrieved. The same farmer also threw away our signs. Because of these actions, the farmer has been billed for the loss State of Iowa equipment. If you have any questions on this issue, please contact Tracy.

Reminders:

1. Since we have so many new farmers, remember that you cannot ring up a sale for another vendor. You could lose your Food Stamp certification and be terminated from the Wireless Project.
2. Since you are paying for the commercial transaction fees, be sure to keep track of what you are paying so you can use those expenses as a tax deduction.
3. You cannot set a minimum purchase amount. If an EBT household wishes to purchase \$.50 in onions, you do need to process the transaction. Same for any debit or credit transaction.
4. If your machine quits working, be sure to call Jan or Tracy right away! Or if need help during the weekend, you can call the 800 phone number on the side of your machine.
5. Let us know if you need any supplies such as paper rolls, power cords, or battery.
6. The second battery that we provide to you was purchased by DHS. If you ever need to return your wireless machine, be sure to keep one battery, carrying case and signs. We will pick them up from you.
7. Charge your batteries before market. You should always have a charged battery, ready to go for market. If a battery is not holding a charge, contact Tracy for a replacement.
10. Please make sure to keep the original box that your machine came in as it contains the Sim card, which is needed to identify your machine if you have to call TMS.

Help Desk

We are here to help you!

When you have questions about:

- **Participating in the Wireless project or reimbursement questions? Call Tracy Penick at 515-281-5545 or Jan Walters at 515-281-3588.**
- **What you can sell to EBT customers, or being authorized to accept EBT? Call FNS at 515-284-4035.**
- **Food Assistance eligibility? Call Char Hansen at 515-281-6820.**